# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re:		)	18-32124
		)	CT
NICK KELTER,		)	Chapter 13
		,	
	Debtor(s).	)	Hon. Judge: BARNES

### **NOTICE OF MOTION**

To the following persons or entities who have been served via electronic mail: U.S. Bankruptcy Trustee: <u>USTPRegion11.ES.ECF@usdoj.gov</u>
Marilyn O. Marshall, Chapter 13 Trustee: <u>barcall@chi13.com</u>

To the following persons or entities who have been served via U.S. Mail: See attached list.

Please take notice that I shall appear before the following named Bankruptcy Judge, or any other Judge presiding in their stead at 219 S. Dearborn Street, Chicago, IL 60604, and in the following courtroom (or any other place posted), and present the attached **Motion to Modify Plan**, at which time and place you may appear.

JUDGE:

**BARNES** 

ROOM:

744

DATE:

October 10, 2019

TIME:

9:30 AM

### PROOF OF SERVICE

A copy of this Notice of Motion and attachments were deposited at the United States Post Office, Wheeling, Illinois, 60090, with sufficient postage prepaid, by Michael R. Colter, II, or served electronically by the bankruptcy court, under oath and under all penalties of perjury.

DATE OF SERVICE: September 19, 2019

/s/ Michael R. Colter, II

Michael R. Colter, II, A.R.D.C. #6304675

Attorney for the Debtor(s)
DAVID M. SIEGEL & ASSOCIATES
790 Chaddick Drive
Wheeling, IL 60090
847/520-8100

To the following persons or entities who have been served via U.S. Mail:

Nick Kelter P.O. Box 411452 Chicago, IL 60641-6452

City of Chicago Department of Finance c/o Arnold Scott Harris, P.C. 111 W. Jackson Blvd Ste. 600 Chicago, IL 60604

Premier Bankcard, LLC Jefferson Capital Systems LLC Assignee P.O. Box 7999 Saint Cloud, MN 56302-9617

Capital One Auto Finance 4515 N Santa Fe Ave Dept. APS Oklahoma City, OK 73118

LVNV Funding, LLC Resurgent Capital Services P.O. Box 10587 Greenville, SC 29603-0587

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re:		)	18-32124
NICK KELTER,		)	Chapter 13
	Debtor(s).	)	Hon. Judge: BARNES

### **MOTION TO MODIFY PLAN**

NOW COMES the Debtor, **NICK KELTER**, by and through his attorneys, DAVID M. SIEGEL AND ASSOCIATES, LLC, to present this Motion, and in support thereof states as follows:

- This Court has jurisdiction under 28 U.S.C. § 1334 and Internal Operating Procedure
   15(a) of the United States District Court for the Northern District of Illinois.
- On October 25, 2011, the Debtor filed a voluntary petition for relief pursuant to Chapter 13 under Title 11 USC and Marilyn O. Marshall was appointed Trustee in the case. The Chapter 13 plan was confirmed on February 28, 2019.
- 3. The Debtor's Chapter 13 plan provides for payments of \$450.00 for an initial plan term of 36 months with General Unsecured Creditors receiving ness than 10% of their allowed claims.
- 4. The Debtor's confirmed plan also requires him to turnover any portion of his federal tax refund in excess of \$1,200.00. Debtor received a refund of \$1,527.00 for the 2018 tax year.
- 5. Debtor was the victim of a scam where he sent \$800.00 to a person claiming to be a landlord as a security deposit. Debtor filed a complaint with the Illinois Attorney General.
- 6. It is highly unlikely Debtor will ever see this money again. Debtor seeks to defer default caused by not turning over the \$327.00 to the end of his Plan.
- 7. Debtor seeks this relief with no intent to defraud his creditors. Rather he was the victim of fraud and is unable to comply with the tax refund requirements under his Plan because of this.

WHEREFORE, the Debtor, NICK KELTER, prays that this Honorable Court enter an Order to

Modify the Plan, and for other such relief as the Court deems fair and proper.

Respectfully Submitted,

/s/ Michael R. Colter, II
Michael R. Colter, II, A.R.D.C. #6304675
Attorney for the Debtor

David M. Siegel & Associates, LLC 790 Chaddick Drive Wheeling, IL 60090 (847) 520-8100